

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-23011-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Louis Torres aka Melissa Michalski 36 Orange Drive Marlboro, NJ 07746	Melissa Torres aka Melissa Michalski 36 Orange Drive Marlboro, NJ 07746
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Social Security No.:  
xxx-xx-4518

xxx-xx-5693

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: September 10, 2018  
JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Eric Louis Torres  
Melissa Torres  
Debtors

Case No. 18-23011-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: finmgc

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb +Eric Louis Torres, Melissa Torres, 36 Orange Drive, Marlboro, NJ 07746-1841

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:50 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David L. Dockery on behalf of Creditor Orchards at Marlboro Condominium Association, Inc.  
attorneys@lawgapc.com, ddockery@lawgapc.com  
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10  
hkaplan@rasnj.com, informationathnk@aol.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin M. Butterly on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10  
bkyefile@rasflaw.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Melissa Torres bkwliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Eric Louis Torres bkwliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 8